

{(DPLX)}

07/26/10

BARBARA R TURNER ESTATE

2806 4TH AVE

RICHMOND VA 23222

RE: Account Number
Property Address 2806 4TH AVE

RICHMOND VA 23222

Dear BARBARA R TURNER ESTATE

*IMPORTANT NOTICE REGARDING INTEREST RATE
AND/OR PAYMENT CHANGES*

The interest rate on your loan was scheduled to adjust on 09/01/10. The new principal and interest (P&I) amount will be effective with the 10/01/10 payment.

Projected principal balance after 09/01/10 payment:	\$ 54258.97		
Current interest rate	5.87500%	New index value	1.13300%
Current P&I pymt	\$ 345.46	New interest rate	3.50000%
Margin	2.37500%	New P&I pymt \$	271.63
		Escrow* \$	164.30
		Total pymt \$	435.93

Rate Next Change Date 09/01/11
Principal and Interest Next Change 10/01/11

*Subject to change if analysis occurs after the date of this letter.

Your new interest rate is calculated by adding the margin to the new index value. The result of this addition is subject to rounding and rate cap limitations according to the terms of your loan documents.

An account statement will be sent under separate cover. If your payments are made through our automatic payment program, your new payment amount will be deducted on your scheduled draft date.

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IF YOU ARE IN DEFAULT AT THE TIME THIS NOTICE IS DELIVERED TO YOU, GMAC Mortgage, LLC WILL CONTINUE WITH THE DEFAULT PROCESS EVEN THOUGH THE INTEREST RATE AND PAYMENT AMOUNT ARE BEING ADJUSTED.

If you have any questions, please contact Customer Care at 800-766-4622.

Customer Care Loan Servicing

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